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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Trace Eubanks)	
0 111	00/550 044) Art Unit: Unknow	wn
Serial No.:	09/758,846)	
) Examiner: Unkno	own
Filed:	January 11, 2001)	
)	
For:	SYSTEM AND METHOD)	
	FOR DEFERRING)	
	PAYMENTS)	
)	

INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37 C.F.R. SECTION 1.97

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir/Madam:

Pursuant to the Rules of Practice in patent cases, Applicant has not previously conducted a patentability search in the subject invention and is not in the possession of any relevant prior art documentation at this time.

As this Information Disclosure Statement is being submitted before the stipulated three months from the filing date of the application and/or before the mailing of a first Office Action,

it is believed that no fee is required. If a fee is required, please charge Account Number 19-4330.

Respectfully submitted,

Dated:

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By:

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Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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Application Number

TRANSMITTAL FORM		Filing Date	JANUAYR	JANUAYR 11, 2001		
		First Named Inventor	TRACE EU	TRACE EUBANKS		
		Group Art Unit	UNKNOW	JNKNOWN		
(to be used for all correspondence after initial filing)		Examiner Name	UKNOWN	UKNOWN		
Total Number of Pages in This Submission 3		Attorney Docket Number	YEART-001A			
ENCLOSURES (check all that apply)						
Fee Transmittal Form Fee Attached Charge Any Additional Fee Required, to Deposit Account No. 19-4330 Amendment/Response After Final Affidavits/declaration(s) Extension of Time Request Express Abandonment Request Information Disclosure Statement Certified Copy of Priority Document(s) Response to Missing Parts/Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53		gnment Papers (for an Application) ving(s) nsing-related Papers ion Routing Slip (PTO/SB/69 and companying Petition ion to Convert to a Provisional cation er of Attorney, Revocation, Change of espondence Address ninal Disclaimer Il Entity Statement uest for Refund S:	After Allowance Communication to Group Appeal Communication to Board of Appeals and Interferences Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) Proprietary Information Status Letter Additional Enclosure(s) (please identify below): - Return postcard			
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ATTORNEY DOCKET: YEART-001A Serial No. 09/758,846 Filed January 11, 2001

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